



PROFESSIONAL AND EXECUTIVE EDUCATION

↑ **Individual, relevant, excellent**

As a full-service partner, the Frankfurt School provides modern training management for professional education in business, management and industry.



Frankfurt School

FOREWORD

"The Frankfurt School stands for relevance, knowledge and excellence. We're carving our own path, setting new milestones for our customers in higher and further education. If you are a professional or manager attending our seminars, conferences or study courses, you can be certain: We impart up-to-date knowledge from science and practice that is relevant for both you and your company. We support lifelong learning in a customer-oriented, innovative way".

Prof. Dr Nils Stieglitz

President

Frankfurt School of Finance & Management

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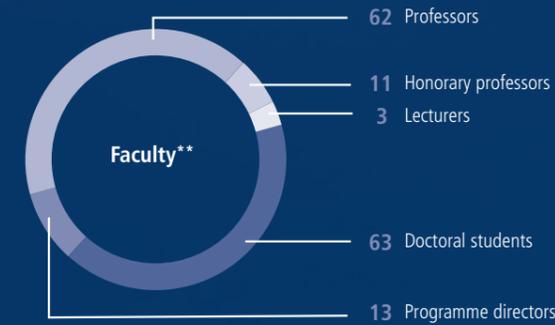
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Management Development Programme – Blended Learning

FIGURES, DATES AND FACTS ON THE FRANKFURT SCHOOL

The Frankfurt School looks back on a decades-long tale of success, and is today numbered among Germany's leading business schools.

It was founded as Bankakademie e.V. in 1957 and since then, has been setting new standards when it comes to in-service training and further education, along with academic programmes.



506**

Employees (including faculty members and student assistants, subsidiaries not included)

77.7M €

Turnover 2017 (includes subsidiaries)

34,022*

Students of the professional programme

> 100,000*

Graduates of the professional programme

> 6,000*

Graduates of the academic programme

2,462**

Students of the academic programme

39,019**

Participants in seminars and certificate courses of study

2,400**

Participants in conferences

Administration and campus: **Frankfurt**

Study centres: **Hamburg and Munich**

54 more places of study in Germany

Project offices: **worldwide**

1957

Foundation as Bankakademie e.V.

1958

Start of the first in-service training courses

1990

Foundation of the University of Banking (Hochschule für Bankwirtschaft or HfB)

2001

Campus relocation Sonnemannstraße 9–11, Consolidation of all business divisions

2004

Recognition as a scientific university

2007

Name change for the Frankfurt School of Finance & Management Bank academy | HfB

2014

AACSB and EQUIS accreditations

2017

Move to the new campus on Adickesallee 32–34

2018

AMBA accreditation



* total number of graduates up to 2018

** this figure relates to the year 2018

FIGURES, DATES AND FACTS – PROFESSIONAL AND EXECUTIVE EDUCATION

All figures and dates relate to the year 2018.



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Professional and Executive Education



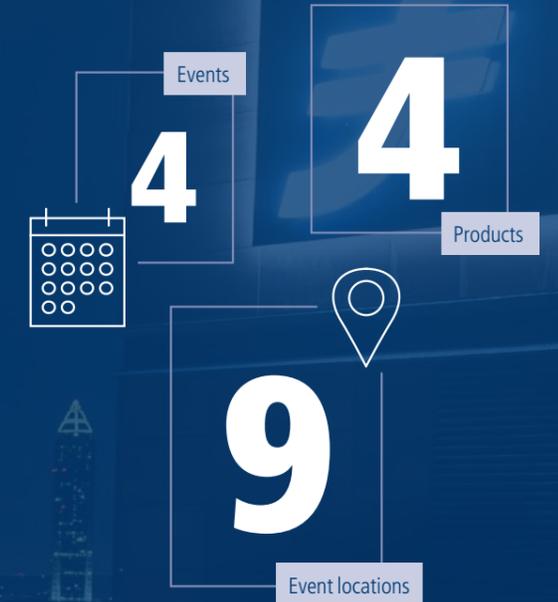
Sustainable World Academy



Study of Banking, Business Administration and Management



Master of Business Administration



Overview of participants



THE FRANKFURT SCHOOL - YOUR RELIABLE PARTNER IN PROFESSIONAL AND EXECUTIVE EDUCATION

Lifelong and cross-departmental learning is often used as a term when it comes to shaping the personal working environment for employees and future working environments for companies.



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For over 60 years, the Frankfurt School has been synonymous with modern training management. The "Frankfurt School Sourcing Partner" brand acts as an umbrella for sectors that ideally combine professional expertise, didactic skills, technical components and administration.

With the focus lying on finance and management topics along with the economy and strategy, the Frankfurt School is a point of contact in high demand both throughout Germany and internationally for professional training, technology-led learning, consultation, teaching and research. It provides close supervision to customers with effective, sustainable services, making professional education and life-long learning in all walks of life and for all stages of your career accessible.

The entire field of today's Professional and Executive Education is based on the traditional branch of in-service training and further education and is always committed to practice. For decades now, the division has been developing new and forward-looking ways of teaching and learning. We have developed a service portfolio based on many years of experience that guarantees our participants and customers both personal and entrepreneurial benefits. Under the umbrella of professional project management, the Frankfurt School offers all services from a single source, from the initial needs analysis through research and conception of educational content, all the way to their implementation to certification or re-certification according to legal standards.

The whole is more than the sum of its parts.

Successful cross-sector cooperation is actively practised at the Frankfurt School. As a business school, we mutually utilise the expertise of the individual sectors as synergies. efiport GmbH, one of the most recognised and innovative providers of agile and digital e-solutions for educational processes, successfully supports both internal and external customers with strategies, systems, blended learning or knowledge platforms for knowledge transfer in media education programmes.

In addition, Professional and Executive Education draws on a large network of experienced lecturers and renowned professors in their own faculty. Thanks to our own resources, which we have built up over many years, we are able to plan seminars, certificate courses, training sessions, coaching as well as academic programmes (Bachelor and Master courses) in detail, to consider current trends at any time and to recognise future developments. The academic and the professional programmes all offer excellent teaching, individual consultation and personal contact with lecturers and professors.

The specialised, individual consultation at the Frankfurt School is another achievement of international significance. The worldwide projects by International Advisory Services aim to strengthen the financial sector using microfinance, thereby improving access to finance for low-income population groups. The Frankfurt School acts as a partner of ministries and supranational organisations, among others.



Frankfurt School Verlag offers competence across departments and business areas as an information and exchange platform, both for the Frankfurt financial centre and the German-speaking area as a whole. The Frankfurt School has made a name for itself in the events sector with congresses and conferences. With flanking events on core and future topics in business and management, it always opens up a view beyond the horizon - as a partner that facilitates information, impulses and networks.

For us, life-long, interdisciplinary learning means that all graduates, customers and participants benefit from our global network. Be a part of it!

Take the next step with us – find out more about our range. We look forward to hearing from you!

Accreditations



Links

- execed.fs.de
- www.efiport.de
- execed.fs.de/ias
- www.frankfurt-school-verlag.de
- www.fs.de/home/programmes

See the overview graph on the next page.

➤ www.frankfurt-school.de

FRANKFURT SCHOOL AS A SOURCING PARTNER

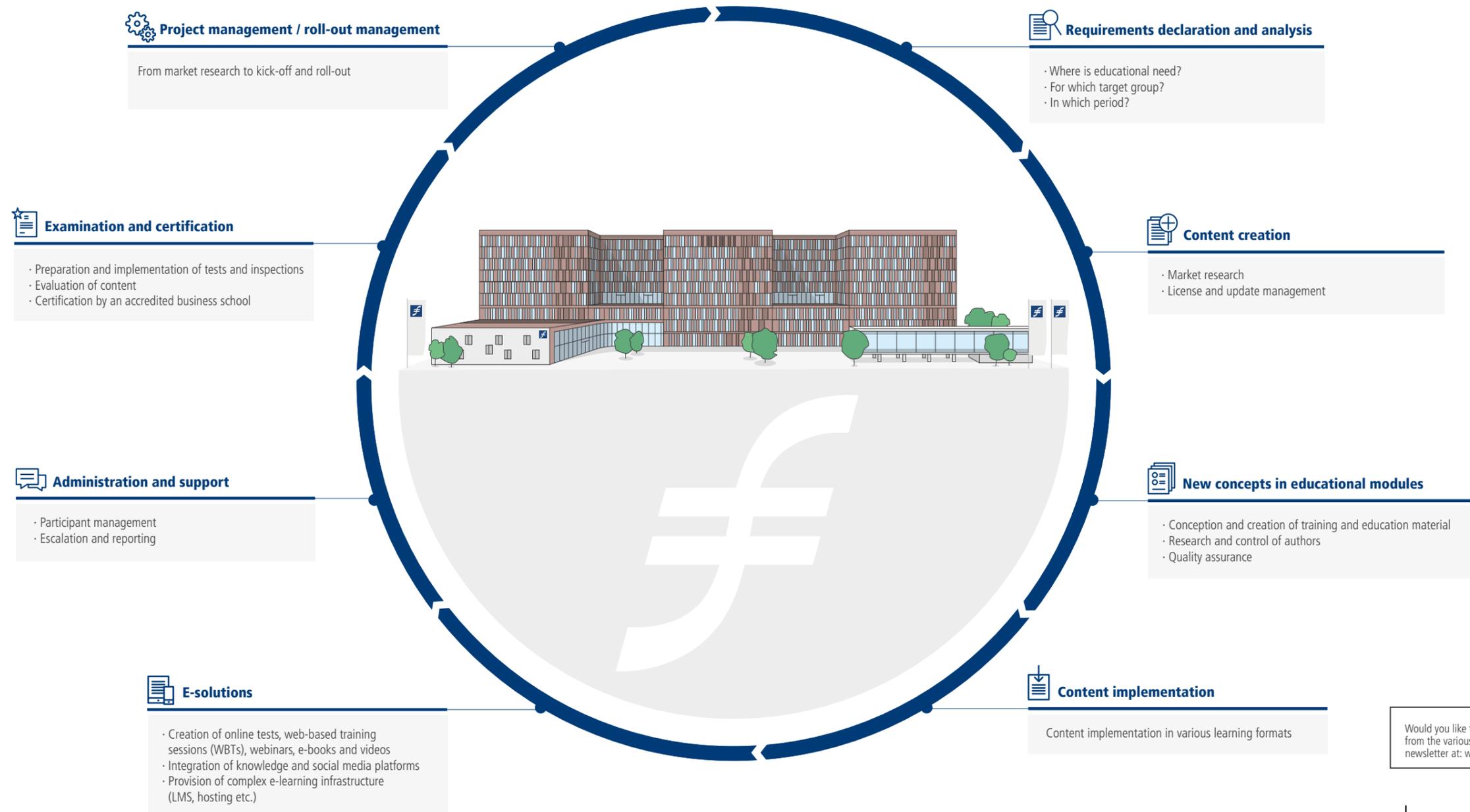
We stand for modern training management.



The Frankfurt School as an exclusive partner: The "Frankfurt School Sourcing Partner" brand ideally combines the technical and administrative education management of the Frankfurt School with the technical and didactic expertise of efiport GmbH. We supervise our customers, from the needs analysis all the way to the certification with various services that make professional training and life-long learning accessible for all career levels.

Selected project examples:

- Be an Intrapreneur – Drive Innovation Page 56
- Quality within quantity Page 58
- International Study Tour Page 60
- Management Development Programme – Blended Learning Page 62



Would you like to receive up-to-date information from the various sectors? Register for your personal newsletter at: www.fs.de/seminarnews

More information
execed.fs.de/companies

CONFERENCES

Events on the Frankfurt School campus.

Finding out information and networking

Conferences and events on various current topics take place at the Frankfurt School throughout the year. Below you will find an overview of the events already planned for 2020.

Our homepage at www.fs-verlag.de contains a whole range of information on more events, current news and details on topics and guests. You also have the opportunity to register online there.



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Crypto Assets Conference 2020

Blockchain Center

15. Fachkonferenz
Frankfurt am Main
Prof. Philipp Sandner
9.+10. März 2020
crypto-assets-conference.de

Finanzdienstleister der nächsten Generation

Erfolgsfaktor Digitalisierung: Wie bleiben Banken relevante Partner?

15. Fachkonferenz
Frankfurt am Main
Armgard Dahmen
25. März 2020
fs-verlag.de/fdl

Gesamtbanksteuerung 2020

Regulierung | Transformation | Finanz- und Risikomanagement

8. Jahreskonferenz
Frankfurt am Main
Ulrich Martin
21. April 2020
fs-verlag.de/gbs

Tag der Weiterbildung

Sprechen Sie mit Absolventen, erleben Sie an dem Tag Schnuppervorlesungen und eine informative Campusführung.

Informationstag
Frankfurt am Main
Kathrin Gaertner
5. Mai 2020
fs.de/tdw

Sustainable Management Summit 2020

CSR | Nachhaltigkeitsstrategie | Steuerung

Konferenz
Frankfurt am Main
Armgard Dahmen
6. Mai 2020
fs-verlag.de/sms

NPL FORUM 2020

Financial stability | Risk management | Credit management

15. Jahreskonferenz
Frankfurt am Main
Ulrich Martin
12. Mai 2020
fs-verlag.de/npl

RISC-Kongress 2020

Risikomanagement | Interne Revision | Security | Compliance & Fraud

4. Jahreskonferenz
Frankfurt am Main
Meryem Tas
14. + 15. Mai 2020
fs-verlag.de/risc

14. ProcessLab-Konferenz

Prozessmanagement in der Finanzbranche

14. Jahreskonferenz
Frankfurt am Main
Meryem Tas
25. Juni 2020
fs-verlag.de/pl

Marketing Research Camp 2020

Konferenz
Frankfurt am Main
Prof. Siham El Kihal
28. August 2020
fs.de/marketing-research-camp

Nachhaltige Geldanlagen 2020

Finanzmärkte | Investments | Impact

13. Jahreskonferenz
Frankfurt am Main
Armgard Dahmen
16. September 2020
fs-verlag.de/nga

Digital Payments 2020

Revolution im Zahlungsverkehr

4. Jahreskonferenz
Frankfurt am Main
Armgard Dahmen
24. September 2020
fs-verlag.de/dp

M&A und Private Equity 2020

Markttrends | Corporate Development | Transaktionsprozesse

14. Jahreskonferenz
Frankfurt am Main
Ulrich Martin
29. September 2020
fs-verlag.de/ma

Finanzdienstleister der nächsten Generation

Erfolgsfaktor Digitalisierung: Wie bleiben Banken relevante Partner?

16. Fachkonferenz
Hamburg
Armgard Dahmen
Oktober 2020
fs-verlag.de/fdl-hh

FUTURE OF WORK 2020

Strategie | Organisationsdesign | Leadership | Change | Innovation

4. Jahreskonferenz
Frankfurt am Main
Meryem Tas
10 November 2020
fs-verlag.de/fow

Management Forum on Asset Management 2020

Regulation | Customer Orientation | Digitisation | Strategy

4th professional conference
Frankfurt am Main
Ulrich Martin
12. November 2020
fs-verlag.de/mvw

SMART & CONNECTED | AI SUMMIT 2020

Strategien und Anwendungsbeispiele intelligenter Vernetzung

2. Jahreskonferenz
Frankfurt am Main
Meryem Tas/Martin Ulrich
18. + 19. November 2020
fs-verlag.de/sc-ai

Risiko Geldwäsche 2020

Prävention | Identifikation | Risikomanagement

13. Jahreskonferenz
Frankfurt am Main
Meryem Tas
24. November 2020
fs-verlag.de/gw

Real Estate Finance Day 2020

Immobilien- und Finanzbranche im Dialog

7. Jahreskonferenz
Frankfurt am Main
Armgard Dahmen
25. November 2020
fs-verlag.de/refd

IT-GRC Congress 2020

Security | Audit | Governance | Risikomanagement | Compliance

5. Jahreskonferenz
Frankfurt am Main
Meryem Tas
2. + 3. Dezember 2020
fs-verlag.de/itgrc

FS CAMPUS AS AN EVENT LOCATION

Modern, Scandinavian architecture and spaces that create an ideal environment for learning, teaching and working characterise our campus. Openness for people and organisations, for new topics, challenges and concerns are all experienced in this building, which was completed in August 2017. The campus invites dialogue.

Whether it's a meeting, conference, seminar, customer or employee event - on the Frankfurt School campus, you will find the right room for every occasion. With around 40 seminar and 20 group rooms for 2 up to 400 people, you'll be spoiled for choice. All rooms have a functional, modern design and feature the latest technology.

For your breaks, receptions, and other networking opportunities, you can make use of a whole range of lounges, terraces and balconies.

Or if you want something completely different, the over 1,000 square metre shopping centre with a length of 150 metres and featuring three floors offers a fantastic setting for trade fairs and exhibitions.

Accompanied by the professional event team of the Frankfurt School of Finance and Management, your individual function will become a truly special event.

-  Central location on Frankfurt's Adickesallee
-  Audimax with up to 400 seats and integrated interpreter booths
-  40 seminar rooms with capacities of up to 120 seats
-  20 group work rooms
-  Representative foyer areas for exhibitions and trade fairs
-  Restaurants and other services
-  Exclusive executive lounge
-  Roof terrace with spectacular skyline view
-  Future-oriented media technology and WiFi access in the entire building



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← The spacious foyer of the Frankfurt School offers ample space for trade fairs and exhibitions, for example.

+

More information
[➔ www.fs.de/raumvermietung](http://www.fs.de/raumvermietung)



← The campus offers an ideal setting for annual receptions and kick-off events..

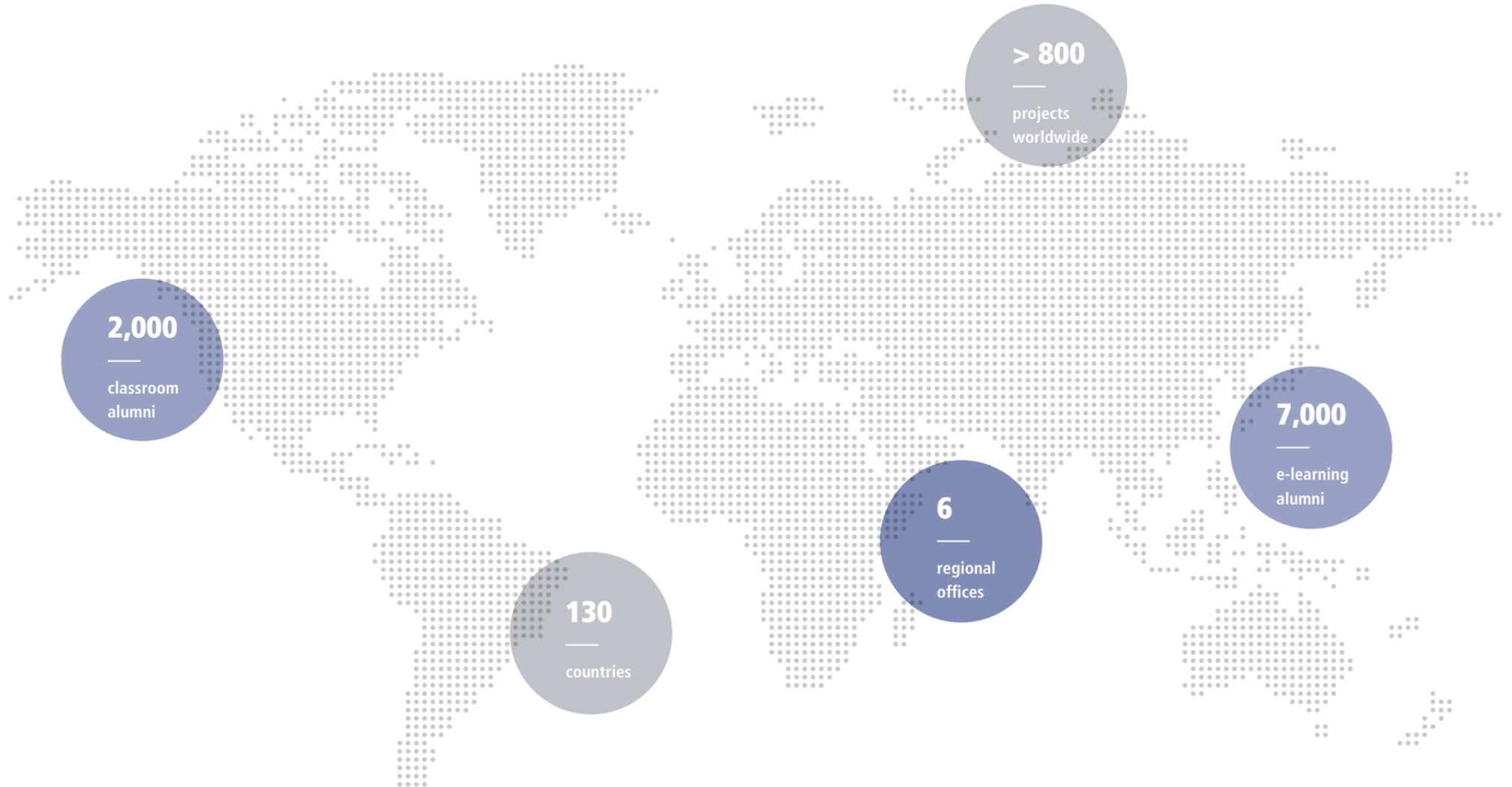
INTERNATIONAL ADVISORY SERVICES

Committed to the UN Sustainable Development Goals.



Fatma Dirkes

Director and Vice President of the Frankfurt School International Advisory Services
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social, environmental and economic sustainability. Ever since 1992, we have been working in over 800 consulting and training projects in Sub-Saharan Africa, in the Middle East and in North Africa, in Asia, Europe and Latin America, in order to advance the various sectors of the financial industry worldwide, and in doing so, promoting economic prosperity and stability. Today, the IAS portfolio comprises 128 active projects worldwide, which are managed by a team of 70 employees from the Frankfurt headquarters and six regional offices in Kenya, Turkey, Jordan, China and the United Arab Emirates. Within these consulting and training projects, the Frankfurt School contributes to the achievement of the 17 Sustainable Development Goals (SDGs) of the United Nations. Our products and services are summarised in the following areas: Advisory Services, FS-UNEP Centre, and Sustainable World Academy. In developing our products and providing our services, we supply far-reaching synergies between these three areas as well as with Frankfurt School's higher education, research, and Executive Education. There is also close cooperation between IAS and Frankfurt School Financial Services.

More information

www.fs.de/ias

Advisory services

Our experts design and implement a large number of projects aimed at increasing the institutional capacity of the partners using tailor-made consulting services as well as training and coaching in the core areas: financial inclusion, SME financing and promotion, women banking & empowerment, affordable housing finance, rural and smart agricultural finance, risk management, human resources management, IT solutions and climate and sustainable energy finance.

FS-UNEP Collaborating Centre for Climate and Sustainable Energy Finance

Frankfurt School maintains a strategic collaboration with the United Nations Environment Programme (UNEP) to support climate mitigation and adaptation efforts through various projects in the fields of climate and sustainable finance, energy supply and use, climate resilience and disaster risk management.

Sustainable World Academy (SWA)

The SWA offers professional and executive courses to promote the UN Sustainable Development Goals (SDGs). Our courses are based on knowledge and experience from our project work and are divided into six different subject areas: Green Finance, Agricultural Finance, MSME Finance, Digital Transformation, Leadership & Management & Risk and Treasury. (course overview on pages 38-39)

Frankfurt School Financial Services (FSFS)

FSFS provides tailor-made investment products in the field of microfinance, starting capital, start-up funding and financing renewable energies. FSFS is a legally and operatively independent company within the Frankfurt School Group, but works closely together in many sectors together with the other fields from the Frankfurt School's International Advisory Services.

The Frankfurt School International Advisory Services Department (IAS) is committed to improving access to financial services, food security and energy efficiency worldwide. We believe that strengthening the financial sector is of paramount

importance for promoting economic prosperity and ensuring stability in developing, transition or emerging countries. Sustainable development is a key objective of all our activities, which are built on three pillars -

STRATEGY AND CHANGE MANAGEMENT

Utilise successful strategies:
New pathways in changed worlds of work.

Successfully managing change

Business and change go hand-in-hand. Anyone wanting to be successful on the market must rethink, take on economic challenges and reposition strategies in a targeted way. New business strategies must, however, be implemented in a way that suits the organisation and employees and that takes into account risk management. This is especially the case when future-oriented technologies, digitalisation and social change play a role.

When working environments change, so do job profiles, as do the demands placed on specialists and managers. Both groups of people hold a special responsibility in the process of corporate change. This is because employees at every hierarchical level can either become insecure

as a result of change processes or recognise opportunities for personal and professional development. The basis for this is, among other things, personal initiative, an interest in entrepreneurial thinking and acting, but above all targeted promotion by managers that goes beyond purely technical expertise. By intervening in designing the change process with our ideas or being involved by the management level, for example, employees are able and actively empowered to make decisions. A win-win situation: If managers use the right methods to inspire employees and make work areas more productive, the company retains a great deal of knowledge through low fluctuation.

Strategic and content changes in companies are successful if reasons, goals and processes are

communicated in a clear, transparent manner; employees are involved in processes and have all the necessary skills to work in a result-oriented way under altered conditions. This includes professional development opportunities through targeted further training. Whether employees are given a business management overview, how companies and corporate management function, or management and leadership skills are continuously accumulated and further developed across all industries: it is important to impart new skills in a practical, flexible and innovative way so that they can be successfully applied in everyday working life.



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SELECTED PRODUCTS

General Management Program

Fundiertes Know-how für Führungskräfte Melanie Hilbert execed.fs.de/lisi-213

New Business Development

Geschäftsmodelle analysieren, Handlungschancen aufdecken und Veränderungen initiieren Melanie Hilbert execed.fs.de/lisi-408

Agile Unternehmensorganisation

Für mehr Flexibilität und Leistungssteigerung Melanie Hilbert execed.fs.de/lisi-403

Law Firm Management Booster

Wege zum Wachstum im Wettbewerb Melanie Hilbert execed.fs.de/lisi-212

Business Development Through Strategy and Innovation

Strategy design, innovation management, business modelling Andreas Emser execed.fs.de/bdsi

Certified Expert in Business Development

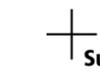
Blended learning certificate programme for successful business development Andreas Emser execed.fs.de/cebd

BWL-Praxiswissen (Seminarreihe)

Wie funktioniert ein Unternehmen? Annette Blank execed.fs.de/zsbwl

VWL-Praxiswissen (Seminarreihe)

Szenarien für Konjunktur und Finanzmärkte Annette Blank execed.fs.de/zsvwl

 **Suitable conferences**
ProcessLab-Konferenz
FUTURE OF WORK 2020
➔ [Page 13](#)

 **More offers and information**
➔ execed.fs.de/strategy-change-management

MANAGEMENT SKILLS AND COMMUNICATION

The challenges grow with the advancement in companies.

Leadership: more than simply management

For a long time now, careers have no longer been based solely on professional expertise. Leadership today also means reconciling business concerns with leadership qualities. A leader requires visions, assertiveness and the right employees, who they can provide with the right expertise for the right roles in order to keep a business successful on the market.

Good or even excellent leadership is sector-dependent. Business and industrial companies, whether groups, SMEs or start-ups, require personalities who can take on responsibility for corporate divisions and contribute to the success of the enterprise as a whole. This demonstrates the difference between leadership and management tasks and skills performed so far: Someone involved in management must be prepared to step out of the line organisation, take on overriding tasks, create and permanently rethink structures, consistently expand work areas, involve employees, inform and communicate convincingly at all hierarchical levels.

New eras bring new generations of employees to the fore. Just as traditional patriarchs are becoming rarer because entrepreneurs recognise the importance of succession planning, types of employees who want to be motivated differently and managed in a targeted manner are also changing, even

within change processes. Leadership takes place in a more differentiated and sometimes more attentive way, interacting components come to the fore. This is because in addition to customer loyalty, there is a great interest in keeping employees in the company in all industries. It is therefore a particular challenge to actively deal with social change, technical innovations and legal requirements.

Leadership competence is based on sound management knowledge. However, authenticity, assertiveness, networks, the knowledge of markets and customers, knowledge of human nature and the willingness to assume responsibility are indispensable. Alongside your own experience, strategic and business skills are important in order to contribute effectively to the company's success.

Expertise, leadership and more: leadership requires sector variety, with established products and new professional focuses, individual impulses and professional innovations. Reinforce your core skills, develop visions for business, and stay on top of progress. Communicate. Motivate people. In this way, you can make confident and responsible decisions and successfully prove yourself in front of employees and committees. Find out how leadership starts!

More offers and information

➔ www.execed.fs.de/leadership-communication



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SELECTED PRODUCTS

 Mastering leadership challenges The tools you need	Melanie Hilbert	➔ execed.fs.de/lsi-307
Management training for CFOs Know-how von und für CFOs	Melanie Hilbert	➔ execed.fs.de/fco
CEO – Führen an der Spitze Frankfurt School Top Executive Programm	Melanie Hilbert	➔ execed.fs.de/tep-ceo
New Leaders Programm Neu in der Führungsverantwortung	Melanie Hilbert	➔ execed.fs.de/lsi-308
Profiling-Techniken in der Führung Menschen gezielt entschlüsseln	Melanie Hilbert	➔ execed.fs.de/lsi-305
Authentisch führen! Klarsicht für sich und andere	Melanie Hilbert	➔ execed.fs.de/auf
 Facing the Unexpected – Leading in the "Panic Zone" For bold leaders	Melanie Hilbert	➔ execed.fs.de/lsi-312
 Leading with impact The toolbox for successful leadership	Andreas Emser	➔ execed.fs.de/impact
 Women's leadership academy Break through that infamous "glass-ceiling"	Andreas Emser	➔ www.fs.de/academies
Zertifizierter TGA-Manager	Annette Blank	➔ execed.fs.de/tga
Fit für die Zukunft – Führung & Management für leitende Krankenhausärzte Betriebswirtschaftliche Herausforderungen in der Klinikleitung meistern	Anke Welkoborsky	➔ execed.fs.de/mla

ENTREPRENEURSHIP AND INNOVATION

LEGO® SERIOUS PLAY®

The LEGO® SERIOUS PLAY® method is a modern meeting, communication and problem-solving process. In it, the participants are guided through a series of questions that delve ever deeper into the topic at hand. Each participant creates their own model from specially selected LEGO bricks in response to a moderator's questions. These models serve as a basis for group discussions, knowledge sharing, problem solving and decision making.

These methods are also utilised at the Frankfurt School, for example to give newly-created teams the opportunity to strive towards a common goal.

Here's the view from a participant: "After a brief round of introductions, things got off to a start. The first task was designed as a warm-up. We were tasked with building a bridge using a colourful selection of LEGO bricks that we could pick out from a big box. Even at the first task, it was clear

how differently this was implemented by the participants. Then it got serious. The aim was now to attempt to use the LEGO bricks to demonstrate professional milestones. We only had a few minutes for this task. Alongside the challenge of expressing my career using LEGO bricks, the most exciting part was the way in which other participants demonstrated their own milestones. During the stories, everyone talked about their own little building, and I was able to learn a lot about people just from a few sentences".

LEGO® describes this as follows: The LEGO® SERIOUS PLAY® method is a technique that enables a complex task to be solved as a group. By using visual, auditory and kinaesthetic skills, the method requires participants to learn and listen. It also gives all participants a voice. The method acts as a common language, independent of culture or role.



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SELECTED PRODUCTS

Frankfurt School Innovation Camp

Corporate entrepreneurship Melanie Hilbert [↗ execed.fs.de/lji-401](https://execed.fs.de/lji-401)

LEGO® Serious Play®

Kreatives Denken für Teams und Unternehmen Melanie Hilbert [↗ execed.fs.de/lji-405](https://execed.fs.de/lji-405)

Blockchain für Führungskräfte

Zukunftsperspektiven und Anwendungsmöglichkeiten ... Melanie Hilbert [↗ execed.fs.de/lji-404](https://execed.fs.de/lji-404)

Künstliche Intelligenz

Know-how für Führungskräfte Melanie Hilbert [↗ execed.fs.de/lji-406](https://execed.fs.de/lji-406)

More offers and information
[↗ execed.fs.de/entrepreneurship-innovation](https://execed.fs.de/entrepreneurship-innovation)

RISK MANAGEMENT

Creating clarity and transparency with figures.

Our seminars and certificate courses provide you with answers to all current issues and challenges in the field of risk management.

We counter the risks of the banking industry with educational programmes including credit and liquidity risk management, market price change risks and reporting. As a specialist or manager, you will learn how to deal with new supervisory requirements.

Non-financial risks keep coming into the public focus, and not only due to high-profile media scandals. Regulatory authorities and the companies concerned are themselves also showing great interest in identifying and quantifying operational risks, risks to reputation and other non-financial risks.

Unfortunately, the risks do not stop at national borders, and this means that additional European regulations apply to credit institutes. In addition to the proven "Reporting Specialist" certificate course, we have developed the English-language "European Regulatory Reporting Specialist" certificate course, which primarily focuses on legal requirements from the EU.

However, we also offer you cross-sector themes for the industry and economy, such as the excellence programme for supervisory board members for German business leaders and future elected representatives.

In all seminars and current conferences, you can familiarise yourself with connections and facts that will contribute to your professional success. In combination with many practical cases, you will also learn how to practically apply your newly-acquired knowledge. In addition, you will benefit from the expertise and knowledge of recognised specialists in the field.

Alongside selection in the field of open seminars, we also create demand-oriented in-house offers for you. We would be delighted to advise you on the content of customised training formats. We work with you to analyse your qualification requirements, design the learning content and training methods/ media and look for a suitable lecturer for the further training measure you want.

More offers and information
[➔ execed.fs.de/risk-management](https://www.execed.fs.de/risk-management)



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COMPLIANCE, FORENSICS AND AUDIT

“Everyday rules apply to the internet as well”.

The potential dangers of cybercrime are still difficult to assess, both in business and private environments. There are countless methods used by hackers to try to gain access to databases and systems. Companies cannot keep out all possible influences in their day-to-day business. Armin Nilles, Head of Executive Education at Frankfurt School, talks about the day-to-day work of hackers, consultants, auditors and security bodies.

Are businesses hopelessly exposed to hackers? Are there opportunities for self-protection?

Of course there are opportunities, but nothing can protect you entirely. Trojans can get into the system as a result of inconspicuous attachments to emails. And it can happen to anyone. The only thing that helps is staying vigilant. As soon as something seems conspicuous, employee alarm bells should ring. This is something to keep on top of.

As an important additional measure, companies can call cybercrime investigators into their team. They become involved when something is observed that is out of the ordinary. Large amounts of data transmitted outside business hours. Employees sending data while they're on holiday. These are all incidents that cybercrime investigators look into and that are largely related to cyber attacks.

Cyber criminals act in a virtual environment, in which everything changes rapidly, including the methods employed by criminals. How often do you have to update the curriculum of continuing education?

New insights into the patterns and procedures used by criminals are regularly incorporated into the curriculum. It is almost as important to explain how essential it is to share information. Companies must exchange views on incidents. An attack shouldn't be seen simply as an embarrassment. Only when companies exchange information they can learn from each other and protect themselves better in the future.

Internal communication is decisive for fighting and avoiding cyber attacks. Which communication culture can promote an open approach to cyber crime, and at the same time, lead by admitting personal shortcomings?

It is essential that there is no culture of mutual blame in the company. Detecting problems should not be punished, even when the problems are a result of personal error. Company structure should promote open dialogue. Cybercrime investigators are crucial here. They know which communication culture promotes investigations and how to report incidents to the authorities. In this way, they not only determine, but also act as an interface between IT and management in the company.

According to a 2017 study by the digital association BITKOM, every other German internet user has been the victim of cybercrime in the past 12 months. As a private individual, what can you do to protect yourself?

Some good advice is to transfer everyday rules to your online life. These are more important online than offline. Traces tend to be left behind after a break-in. You can see that something has happened. This is not the case online. Hackers can not only break into the system undetected; they stay undetected too. We do not notice any changes and are generally unable to trace the perpetrators. As children, we learn not to trust everyone and to lock the door when leaving the house. We still have to learn this when it comes to the internet.



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FINANCE

Where is the lending business heading? How capital procurement and capital use are changing.

Anyone wanting to put a business idea in motion needs capital. How can corporate financing best succeed? Traditionally, this question is answered in the credit departments of banks and established investors. With individual newly-founded companies in the start-up scene, however, the valuations of business models are also changing. This is especially the case since digitalisation in the financial sector is opening up new scope and setting corresponding standards in terms of flexibility, national and international competition and customer acquisition and retention.

How do you evaluate a company or a business idea without a history or an existing market, i.e. the factors allowing for a meaningful analysis? How can banks assess success prospects based on visions - even if there is a well-developed business plan and the product may have a good chance of success through test runs? Developing a

comprehensive view of the idea and the business model runs almost contrary to classical valuation methods. Here, the process is based on the relevant key figures, allowing a decision to be made analytically and relatively reliably.

No wonder, therefore, that - in keeping with the inspiring new business worlds - new financing models such as crowdfunding or FinTech are also finding their way away from standardised methods and entering the scene with innovative forms of financing. Banks and other institutional donors are called upon to open up to these new business areas, to rethink them and to integrate them into their business standards. This has been successful so far: increasingly, banks are cooperating with FinTechs, a win-win situation for all those involved. Banks receive the necessary expertise in a relatively uncomplicated way to present themselves in this new sector of the market with innovative solutions.

FinTechs can benefit from internal processes and resources that lack their own start-up nature. Ultimately, the customer receiving the service benefits from the business idea that most appeals to them.

On the donor side, it is the employees in particular - specialists and managers from the credit sector, credit analysts or customer analysts - whose area of responsibility will be broadened by the new requirements. Identifying opportunities and chances in the still-uncertain field of start-up financing and making safe investment decisions is a complex challenge that requires both knowledge and intuition. It is not only a matter of successfully bringing company founders to a broad market with their projects, but also of strengthening companies in bringing together ideas and figures with modern financing.

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REAL ESTATE BUSINESS

The land tax reform may lead to a higher burden on landowners

The Federal Constitutional Court had demanded new regulation of property tax by the end of 2019 as a result of completely outdated tax bases.

Property values from 1935 in East Germany and 1964 in West Germany are currently in use.

After several lengthy votes and negotiations, the legislator adopted a legislative package in June.

The current three-step procedure - valuation, tax assessment sum, municipal assessment rate - is retained.

Law on property tax and valuation law reform

In the first step, the so-called land tenure values are calculated: The main influencing factors here are the respective value of the land (land guideline value) and the sum of the statistically-determined (i.e. flat-rate) net cold rent, along with the land area, the type of property and the age of the building. It is now envisaged that all land will be revalued on 1 January 2022 and every seven years afterwards. This regular reassessment was planned as early as 1935, but was only implemented once in West Germany in January 1964.

The second step is to compensate for increases in value which have occurred compared with the "old", non-updated values based on 1935 or 1964. To this end, the property tax rate will be reduced from 0.35 % to 0.034 %.

In a third step, the municipalities continue to retain the collection rate law in order to adjust their collection rates and to ensure that they are not collecting more property tax than they did before the reform.

Act amending the Act on the Federal Real Estate Tax to mobilise land ready for construction for building development

The municipalities will be given the opportunity in future to set a higher assessment rate for undeveloped land that is also ready for construction if no development is carried out on this land. This so-called "property tax C" is intended to make speculation more expensive, thereby offering financial incentives to create real living space on land ready for construction. This would affect all undeveloped properties that are subject to property tax and that are not used for construction purposes within or outside a planning area, despite the fact that they are ready for construction. The local authority responsible in each case should be able to decide, at its professional discretion, whether there is a particular demand for building land and what tax burden should be imposed on the property owners involved.

Act amending the Constitution

In order to safeguard the competing legislative competence of the Federation for property tax and valuation law, the Constitution (Art. 72, 105 and 125b) must be amended by a two-thirds majority in the German Bundestag. The states of Germany will then have the option until 31 December 2024 to prepare regulations deviating from federal law, such as a value-independent model in which the land area and the existing buildings are decisive, but not the values of land and buildings.

Summary

Ultimately, one point should be clear: If all properties in Germany are revalued, the values will rise, because a great deal has changed on the real estate market since 1935 or 1964. Property prices are likely to have risen considerably since then, and not only in conurbations. Nevertheless, according to the Finance Minister, the new property tax should remain "revenue-neutral": Municipalities should not receive higher tax revenues than before. But is that realistic?

The Federal Government will indeed take action against the increased property values using lower property tax measurement figures. In expensive areas, the new model will nevertheless result in higher property taxes, and then the municipalities will be in demand. In this case, they will also lower the assessment rates. Whether they do this and forego additional tax revenues is the question that will only be answered at that point.



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PAYMENT TRANSACTIONS AND THE LENDING BUSINESS

SWIFT migration to XML: global implementation from 2021.

It's clear: Cross-border payment transactions and cash management reporting are to be migrated globally to the ISO 20022 XML standard. Globalisation and the increasing need for interoperability of payment flows make this necessary.

This will mean corresponding conversion projects in all SWIFT banks around the world. After all, SWIFT data formats are stored in and used by countless bank and customer applications. The starting point of the migration project is timed to coincide with the replacement of the SWIFT MT formats and the introduction of XML formats in the European large-value clearing systems (TARGET 2 / EURO 1) for November 2021. With the SWIFT migration, however, there will be no "big bang", but a four-year coexistence of the MT and XML formats. This stage is supported by SWIFT with a conversion service.

ISO 20022 primarily enables the introduction of new data components. Compared to the old FIN formats, far more extensive information will be transferred in the future in addition to the transaction. This will result in higher transparency of payments. This means financial institutions are supported in their task of ensuring secure payment processing and adherence to compliance regulations. Risk management also benefits and becomes simpler and more accurate thanks to the more detailed data and its analysis.

ISO-20022 messages are considerably larger due to the introduction of the new data components, and have considerably more fields compared with conventional formats. The amount of data increases by a factor of two to three! Institutions must ensure that their payment infrastructure is capable of processing XML standards with larger quantities of data. The increasing requirements

for underground liquidity management, real-time payments, fraud checks and compliance also make it necessary to process this new quantity of data more quickly than before.

Since the introduction of the Euro, ISO-20022 migration in cross-border payments has been the greatest challenge of the next few years. It is still putting SEPA migration in the shade. This is because the focus is not only on payment transactions, but also on ancillary systems and related business areas of banks.



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BANKING AND INVESTMENT ADVICE



Consulting and digitisation - what has a future?

Is the extent of the banking consultation crisis really as great as they'd have us believe? And does digitalisation really hold a solution for everything? The banking consultation crisis is a much-discussed topic. Digitisation is supposed to act as a solution to everything. The question arises both in banks and with customers as to whether they will require any banking advice at all in the future. Because almost everything seems to work by itself, blockchain and digital currency are common on the market. Investing is straightforward, and clients can manage their accounts and custody accounts themselves using Robo Advisory and FinTechs. Artificial intelligence does the rest.

But the topic of digitisation is no longer brand new. In the meantime, we have become accustomed to the changes and further technical innovations. We have been living beyond the times of bank statements at the counter and extensive personal contacts with the advisors in the branches for some time now. Gradually, banking transactions are being carried out at home, and in the meantime, we have to ask ourselves: Is this the right way - away from credible consultants and qualified

advice? Or should we in fact question the strategy of allowing organised branches to die out?

The picture may appear a little exaggerated. But the real challenge of the present is to put customer relationships on a new footing. To act in a future-oriented, digital way and to maintain successful and traditional business models and customer approach. The reason is as simple as it is clear: Many people will no longer carry out their banking business and above all their reasonable, profitable investment at home or indeed at all, and this is presumably the result of ignorance. This has foreseeable negative consequences, for example for the private retirement provision of subsequent younger generations.

The question of origin can therefore easily be answered: Yes, we will also require sound, professionally-oriented bank consultation that is tailored to the individual and honest, going forward. For example, there are no techniques for performing a rational risk analysis when it comes to an individual. This is something that can only be done by a human. Technology is indispensable as an aid, it is not a substitute for human beings.

Banking consultation requires adept education, training and further education. Comprehensive in terms of subject matter and looking beyond the horizon. Focused on the customer and the demands that they place on the advice in question. And of course, the consultant requires a good dose of empathy in order to understand their counterpart and to receive important information, allowing them to provide integral advice. The fact is that sound training and education form the basis for good consultation. This allows consultation to have a future.

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MEDIUM-SIZED COMPANIES AND FAMILY BUSINESS



Besides being the land of poets and thinkers, Germany is also the world champion exporter - making up part of the top group of exporting countries globally as a minimum. Many German companies are world-famous: the automobile groups VW, BMW and Daimler, technology groups such as Siemens and Airbus or the chemical industry - and the pharmaceutical industry with BASF and Bayer, to name just a few.

But there are several global champions that are essentially unknown even in Germany. Not all of us are familiar with Aurubis in the field of manufacturing copper cathodes or Fritz Dräxlmaier as a supplier of system components for the automotive industry. German SMEs are highly specialised and often dominate the world market with their products. The companies occupy niches and maintain their global market position by continuously improving their products and processes.

The fact that SMEs also account for a large proportion of market capitalisation in Germany is often overlooked. In a study recently commissioned by the Family Business Foundation, the Technical University of Munich states that listed family businesses have generated a significantly higher return on total capital than large corporations over the past decade.

When asked why listed family companies generate better returns on capital than non-family companies in the DAX, Alexander Sixt stated in an interview with the Handelsblatt that long-term action is the basis for long-term success. The alignment of a corporate strategy to short-term expectations and quarterly

figures is not especially sustainable. Many companies have felt this in recent times. In addition, many family businesses would manage their business using an integral approach. The capital market is not the only focus; in fact, it is the team and the social environment in which we operate. This increases the identification and motivation of the employees immensely. (© Handelsblatt online v. 26.08.2019, author: Andrea Rexer)

Many companies are active all over the country and are often dismissed as small "medium-sized businesses". A second look reveals that they have successfully located and developed important marketplaces. These businesses take their responsibility seriously in many ways and should not be underestimated in the truest sense of the word.

There are also many small and medium-sized businesses that are not hidden champions but play an important and reliable role in both the region and in Germany at least. One example is Trigema, who are well-known thanks to their managing director and the advertising featuring the monkey. Wolfgang Grupp is a passionate entrepreneur. People may not always agree with his views and his occasionally somewhat patriarchal appearance, but he is successful. This benefits his company and his employees, who are not just numbers in a giant corporation, but an important part of a private company for which the CEO feels responsible. He also gladly accepted the invitation of the Frankfurt School to speak about the social responsibility of a medium-sized company at a network event of the Frankfurt School family.



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SUSTAINABLE DEVELOPMENT

Committed to the UN Sustainable Development Goals

The Frankfurt School Sustainable World Academy (SWA) offers professional and executive courses dedicated to the advancement of the UN Sustainable Development Goals (SDGs). Our courses do not offer lofty phrases, but hand-on skills on how to finance and manage a better future for all. Our value proposition is to educate bankers, microfinance professionals, policy makers, students and businesses dedicated to sustainability about concrete techniques which can be put to use to achieve equitable and environmentally conscious growth.

The courses are offered either online, through our e-campus platform (execed.fs.de/e-campus) – along with in our classic in-person format, – e.g. through our Inclusive Finance Summer Academy (execed.fs.de/academies). To do so, we combine both approaches in our blending learning programmes – e.g. in the Certified Expert in Sustainable Finance (execed.fs.de/cesfi).



“The Certified Expert in Climate Adaptation was the perfect blend of climate change adaptation and how it intersects with the financial industry. The course content was excellent with the right balance between theory and practical application. The course content was fresh and relevant, with the team available to provide support and promptly respond to all enquiries.”

Olabanji Jackson-Oke
ESG Analyst & Development Finance Enthusiast

Sustainable Development – Customised / In-house

Alongside the open courses, we offer customised programmes tailored to the specific needs of your business and your employees. This way we can help you position your company at the forefront of a sustainable development.

FS and the UN Sustainable Development Goals

The FS Sustainable World Academy currently addresses 13 of the 17 UN Sustainable Development Goals (SDGs) with its courses and programmes. Offers on additional SDGs are being planned. All our courses contribute to the following three SDGs:

- Objective 4 (Quality Education)
- Objective 8 (Decent Work and Economic Growth)
- Objective 17 (Partnerships for the Goals)

It is our vision and commitment to cover all 17 SDGs by 2021 through relevant, excellent and interesting professional education programmes.

Our courses and programmes support you in contributing to one or more of the following SDGs:



Sustainable Development - Topics

The courses and programmes of the FS Sustainable World Academy are all clearly related to sustainability issues and are therefore grouped under the topic of "Sustainable Development". **All our open programmes are offered in English.** Some e-learning courses are also offered in French, Spanish, Russian, Turkish or German.

More offers and information
[execed.fs.de/sustainable-development](https://www.execed.fs.de/sustainable-development)



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SELECTED PRODUCTS

- Master of Leadership in Development Finance** Junes Arfaoui [execed.fs.de/online-master](https://www.execed.fs.de/online-master)
- Certified Expert in Agricultural Finance** Junes Arfaoui [execed.fs.de/ceaf](https://www.execed.fs.de/ceaf)
- Certified Expert in Microfinance** Junes Arfaoui [execed.fs.de/cemf](https://www.execed.fs.de/cemf)
- Certified Expert in SME Finance** Junes Arfaoui [execed.fs.de/cesf](https://www.execed.fs.de/cesf)
- Certified Expert in Sustainable Finance** Junes Arfaoui [execed.fs.de/cesfi](https://www.execed.fs.de/cesfi)
- Certified Expert in Climate and Renewable Energy Finance** Junes Arfaoui [execed.fs.de/cecrf](https://www.execed.fs.de/cecrf)
- Certified Expert in Climate Adaptation Finance** Junes Arfaoui [execed.fs.de/cecaf](https://www.execed.fs.de/cecaf)
- Certified Expert in Financial Inclusion Policy** Junes Arfaoui [execed.fs.de/cefi](https://www.execed.fs.de/cefi)
- Certified Expert in Risk Management** Junes Arfaoui [execed.fs.de/erm](https://www.execed.fs.de/erm)
- Certified Expert in Microinsurance** Junes Arfaoui [execed.fs.de/cemi](https://www.execed.fs.de/cemi)
- Certified Expert in Digital Finance** Junes Arfaoui [execed.fs.de/cedf](https://www.execed.fs.de/cedf)
- Leadership Winter Academy** Dr Barbara Drexler [execed.fs.de/winter_academy](https://www.execed.fs.de/winter_academy)
- Inclusive Finance Summer Academy** Dr Barbara Drexler [execed.fs.de/academies](https://www.execed.fs.de/academies)
- Climate and Sustainable Energy Finance Summer Academy and Executive Training** Dr Barbara Drexler [execed.fs.de/academies](https://www.execed.fs.de/academies)

Suitable conferences
Sustainable Management Summit
Page 12

MARKETING AND SALES



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Between personal exchange and information - does the right network for marketing tools exist?

What is the best way to get in touch with people to discuss an out-of-the-ordinary, inspiring or professionally relevant topic? How do you share with a target group what the latest trends are and what products help you to become part of the community? In every case, the right marketing plays a decisive role as a communication tool.

In a modern service community, professional communication is both essential and a competitive edge for companies. Marketing is often designated as a key component. Anyone working in sales automatically has to deal with marketing in all its facets and soft skills - both personal and social skills. In the external image, sales knowledge alone is no longer sufficient for successful customer loyalty, for example in the investment sector or in terms of providing investment advice and specialist information to stakeholders. Internally, managers must guide departments and teams to help employees identify marketing opportunities and develop appropriate communication skills.

Never before has it been so easy to obtain information. Online search engines allow quicker answers to questions on both a small and a larger scale. To acquire anything beyond that - whether it be consumer goods such as technology and clothing or more idealised assets such as education - demonstrates the difference between information and targeted messages. Companies use very different channels, sometimes exclusively, sometimes in a mix of methods. The entire spectrum ranges from personal recommendations to digital marketing.

Visiting cards rather than MOOCs

For example, this allows traditional events to fall back on a homogeneous network that has grown over the long term. Conferences, meetings or exclusive seminar series impressively demonstrate that the "live character", employing personal speeches, is a highly contemporary marketing tool. This forms a very good basis for exchanging experiences, acquiring knowledge or learning, especially in the case of topics that require in-depth study of the subject matter. When it comes to clients who are active in serious areas such as foundation management, asset consulting

or succession planning, face-to-face events provide a personal framework in which trustworthiness is a decisive factor.

From displays, social media and user generated content

Another way of addressing customers is digital marketing, in which a company or group is more than "online only" and can therefore participate more successfully in the competition. Rapid changes and technical developments require quick decisions when it comes to content and budget. Constantly improving analysis tools and refined evaluations mean that the importance of this format is constantly increasing. With the right strategy, ideas can be translated into cost-saving concepts and success celebrated within a short period of time.

Further training in marketing and sales, such as investor relations, career coaching or digital marketing, enhances professional and personal skills. They demonstrate that new marketing tools and channels do not replace previous approaches and strategies, but instead complement them.

SELECTED PRODUCTS

Digitales Marketing

Wie man (kein) Geld verschwendet Melanie Hilbert [↗ execed.fs.de/lsi-208](https://www.execed.fs.de/lsi-208)

Financial Planner Tage

Schlüsselqualifikationen auf dem aktuellen Stand Thomas Kohrs [↗ execed.fs.de/fp2020](https://www.execed.fs.de/fp2020)

Estate Planner

Vermögensberatung mit Anspruch Thomas Kohrs [↗ execed.fs.de/epl](https://www.execed.fs.de/epl)

Financial Consultant and Financial Planner

Die Königsdisziplin: Beratung vermögenger Privatkunden Thomas Kohrs [↗ execed.fs.de/fpl](https://www.execed.fs.de/fpl)

Zertifizierter Anlageberater (Private + Retail Banking)

Ehrliche, redliche und professionelle Beratung Thomas Kohrs [↗ execed.fs.de/zs3](https://www.execed.fs.de/zs3)

Stiftungsberater/-manager

Stiften gehen für einen guten Zweck Thomas Kohrs [↗ execed.fs.de/zs31](https://www.execed.fs.de/zs31)

More offers and information

[↗ execed.fs.de/marketing-sales](https://www.execed.fs.de/marketing-sales)

TECHNOLOGY AND OPERATIONS

Agile project management: Response to customer requirements with methods.

Agile work or agile project management are frequently occurring buzzwords when it comes to the further development of organisations or change processes. But what lies behind it? What are the advantages and when would the classical variant perhaps be the better choice for a smooth project flow? To introduce the topic, it is recommended to compare agile with classical project management.

Classic project management

- Linear process (waterfall model): Step-by-step development
- The influence of stakeholders decreases during the course of the project
- The requirements are noted down at the beginning of the project (e.g. by means of a requirement specification).
- Progress focuses on milestones for which interim results are presented
- A project manager plans, manages and is responsible for the entire project; if necessary, the project team members are responsible for their own sub-areas.

Agile project management

- Iterative process: Running through all phases in one iteration
- Consistent stakeholder involvement in the development process
- Customer requirements are continuously recorded (e.g. through backlogs)
- Results are delivered and evaluated on a regular basis during the course of the project.
- The project team assumes personal responsibility for the monitoring part and hands out roles to the individual members or groups (for example developer team, scrum master, product owner, each according to the agile methods used)

The methods of agile project management were developed in the IT industry during the 1990s. Here, the classical project management approach - achieving the goals planned in advance in defined ways - could no longer be applied in a result-oriented manner, as (technical) functions and challenges repeatedly led to deviations from the original plan. The "new" project management techniques should aim to be capable of responding flexibly to deviations and new requirements without endangering the project's completion.

Agile project management is recommended when a customer wants a solution to a problem, but has not yet determined how the product should end up. If, on the other hand, a customer knows exactly which product they would like to receive, the project can be implemented in the best possible way using classic project management techniques.

Example: A customer explains that they want a detached home to be built on their property, meaning that the project objective is clearly defined. A project plan in a classic sense, with clearly-defined milestones and clear tasks for those involved is the means of choice.

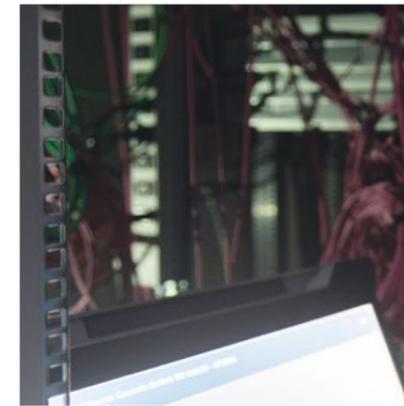
However, if the customer only knows a rough direction in which their product is to develop, it makes more sense to use agile methods. The project is managed with flexible responses to changed requirements and framework conditions, open to results and in constant exchange with the customer. In an agile project, the focus is on the greatest possible customer benefit. The fast and regular delivery - including partial components - to the customer and the very close exchange between customer and project team ensures that the customer gets precisely the product that is best suited for their purposes. Throughout the process, the product is adapted to stakeholder feedback and can be tested against customer requirements during the course of development.

There are plenty of techniques within agile project management, regardless of which is used: the focus is how challenges and changes are dealt with. Dealing with this in a flexible way forms the basis for all those involved in the project to achieve their objectives.

Which type of project management is the most effective always depends on the product or the final result that is to be created. Some projects require a mixture of both varieties, creating a hybrid form of project management. The borders are fluid.

More offers and information

[➔ execed.fs.de/technology-operations](https://www.execed.fs.de/technology-operations)



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SELECTED PRODUCTS



Managing Projects Effectively

Project planning, budgeting, executing and monitoring. Leading the project stakeholders Andreas Emser [➔ execed.fs.de/mape](https://www.execed.fs.de/mape)

Securities Operations I + II

Exzellenz im Backoffice, für Experten und Führungskräfte Thomas Kohrs [➔ execed.fs.de/zs7](https://www.execed.fs.de/zs7)
[➔ execed.fs.de/zs6](https://www.execed.fs.de/zs6)

Wertpapieranalyst

Ohne Wertpapieranalyse keine Beratung Thomas Kohrs [➔ execed.fs.de/zs5](https://www.execed.fs.de/zs5)

Certified Project Manager

Confidently execute projects and overcome crisis Barbara Rave [➔ execed.fs.de/zs20en](https://www.execed.fs.de/zs20en)

Organisationsmanager

Prozesse analysieren, Strukturen optimieren Barbara Rave [➔ execed.fs.de/zs60](https://www.execed.fs.de/zs60)

Projektmanager

Projekte souverän durchführen und Krisen meistern Barbara Rave [➔ execed.fs.de/zs20](https://www.execed.fs.de/zs20)

IT AND DIGITALISATION



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Heading into the future with KI, blockchain and IT

The terms digital age, industry 4.0 and disruptive innovation have long since ceased to dominate the start-up scene alone. Today's companies - private and public, small and medium-sized and large - are constantly faced with the challenge of keeping pace with modern changes and technological innovations.

This is the case whether it's digital disruption, revolution or change: The main drivers of digital transformation are information technologies. These inevitably lead to security issues in our world of data and networks. The future viability of companies is at stake, and market structures are changing. Progress in digitisation will determine whether companies can compete across national borders.

Do traditional business models need to change in order to avoid being replaced by new ones or disappearing entirely? A prediction as to which technology in combination with which business model will enjoy success, and which will change the market and the distribution of power, still cannot be made unequivocally.

One thing is clear, however: There are clear chances and risks, possibilities and boundaries. We support you in recognising and using these parameters. We offer seminars, certificate courses, workshops and coaching on the subject of "IT & Digitisation" for various target and professional groups. With our expert knowledge, we can support your company, your managers and your employees in the change processes. We help you to develop a digital strategy, master the current challenges and expand your knowledge.

More offers and information

➔ execed.fs.de/it-digitalisation

Suitable conferences

Blockchain-Technologie – Revolutionärer Impact
➔ Page 12

SMART & CONNECTED | AI SUMMIT 2020
➔ Page 13

SELECTED PRODUCTS

	Digital Business Transformation Disruptive technologies, digital business management, change	Andreas Emser	➔ execed.fs.de/dbt
	MasterClass on Blockchain in Business Strategy Learn how to benefit from a disruptive technology	Andreas Emser	➔ execed.fs.de/mcbss
	Certified Specialist in AI for Business Prepare your organisation for AI	Shinu S. Ottenburger	➔ execed.fs.de/aib
	Certified Digital Business Advisor Digital Transformation	Shinu S. Ottenburger	➔ execed.fs.de/cdba
	Certified Blockchain Expert Shaping the future with high level expertise	Shinu S. Ottenburger	➔ execed.fs.de/zsbc
	Certified Expert in Data Science and Artificial Intelligence Don't just follow the trend – apply AI in practice	Shinu S. Ottenburger	➔ execed.fs.de/dsai
	Blockchain für Führungskräfte Zukunftsperspektiven und Anwendungsmöglichkeiten	Melanie Hilbert	➔ execed.fs.de/lfi-404
	Künstliche Intelligenz Know-how für Führungskräfte	Melanie Hilbert	➔ execed.fs.de/lfi-406
	Cyber Security Practitioner (CSP) (nur inhouse) Cyber-Kriminalität den Kampf ansagen	Melanie Hilbert	➔ execed.fs.de/5063

INSURANCE

Pension provision and microinsurance: The crucial knowledge for the right security.



Insurance is so much more than a topic that impacts consumers, financial services companies at home and abroad, as well as governments and NGOs. Especially during times in which future scenarios are often presented as nigh-on insurmountable challenges, it is all the more important to build trust in a market that can both prevent a great deal and make a great deal possible. For serious consultants with recognised competence, this offers fantastic opportunities in a growing market.

Private old-age provision, personal insurance or property insurance are traditional insurance topics in a changed market environment. In addition, customers are increasingly demanding comprehensive advice on issues relating to pensions and capital investments or microinsurance. Meet your customers in times of change with consulting competence and security!

Furthermore, the European Insurance Distribution Directive (IDD) has been stipulating a training obligation of at least 15 hours per year since 2018. This applies to almost all persons who participate in insurance products: Employees in sales, back office and management. In particular, if legal requirements such as these are to be complied with, training courses must be up to date at all times and immediately accessible. Against this backdrop, the Frankfurt School has designed a large number of practice-oriented seminars and qualifications. Whether it's web-based training (WBT), study letters, webinars, classroom seminars or certificate and blended learning programmes: All further training courses meet the IDD requirements with a corresponding certificate.

Microinsurance as a functioning tool in developmental aid

Accordingly, the internationally crucial field of microinsurance, a young offshoot of the larger field of microfinance, is fascinating. Similar to the granting of microcredits in developing countries, especially developed, suitable financial products are offered to population groups that are in need and neglected in order to improve living standards and secure livelihoods against diseases, accidents, natural disasters and crop failures.

Anyone wanting to understand microinsurance has to know how to reconcile sustainable poverty reduction with entrepreneurial thinking and action. Being a recognised expert in this field means developing a cultural and economic understanding of the target market, being aware of distribution channels, and building multidirectional communication.

We support you in locating and achieving important objectives with the right knowledge.



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SELECTED PRODUCTS

Private Vorsorge (IDD-anerkannt) (nur inhouse)

IDD: 15 Stunden Weiterbildungspflicht Thomas Mann [execed.fs.de/pv](https://www.execed.fs.de/pv)

 Certified Expert in Microinsurance Junes Arfaoui [execed.fs.de/cemi](https://www.execed.fs.de/cemi)

More offers and information

[execed.fs.de/insurance](https://www.execed.fs.de/insurance)

MBA PORTFOLIO

Frankfurt School offers ambitious professionals with leadership potential a portfolio of internationally recognised, accredited full- and part-time MBA programmes. The programmes are designed for prospective and experienced managers wanting to expand their leadership skills and expand their networks across industries and countries. Participants benefit from the excellence of internationally-renowned professors, interactive and case study-focused teaching and individually tailored leadership training that helps them attain their professional goals.

All MBA programmes are taught in English and start at the beginning of October. As of 2020, the Part-time MBA will also be available in Hamburg.

Frankfurt School is proud to offer a unique and enriching learning experience to their MBA candidates and alumni. The interaction between participants encourages both personal and professional development. In addition to the business relevance of the curriculum, the personal, cultural and professional diversity of the participants are decisive factors when it comes to the quality of our MBA programmes.



“The high quality of the faculty and well-balanced selection of modules in the MBA programme allow for a comprehensive insight into all facets of management. I gained an extensive new network consisting of many diverse backgrounds and sectors, which stimulated me to grow both personally and professionally.”

Dr. Carlos Martínez Cristancho

Head of Crowdsourcing and Digital Innovation
Evonik Industries AG
Part-time MBA Class of 2019

Additional programme highlights include comprehensive support by the Career Services team in combination with Participant Centred Learning: Interactive teaching methods are taught using current business case studies with the aim of gaining practical business knowledge while staying ahead of current trends.

Take advantage of the extensive range of part-time MBA programmes and benefit from a compact time model that has been perfectly adapted to a busy professional agenda in order to ideally combine work and study. Professional experience is seamlessly integrated into the course of study and the participants can apply their newly acquired skills directly in the company.

We encourage you to meet our MBA team, attend a class visit or talk to current students and alumni. Come to see us on campus – we look forward to meeting you personally!



“The Executive MBA at Frankfurt School is a fantastic experience! As a participant, I learn a lot to apply to my company. I find a profusion of creative ideas, successful start-ups founded by EMBA students during the programme to enrich my networks and horizons and am amazed and inspired by my classmates!”

Laura Massilamany

Managing Director
MeetingCultures
Executive MBA Class of 2018



Programme	The Frankfurt MBA	Executive MBA	MBA in International Healthcare Management
Course of study	General Management	General Management	International Healthcare Management
Admission requirements	<ul style="list-style-type: none"> - Academic degree or equivalent - 3 years of professional experience - Proficiency in English (TOEFL iBT minimum 90 or equivalent) - GMAT/GRE (Frankfurt School MBA Admissions Test available on request) 	<ul style="list-style-type: none"> - Academic degree or equivalent - At least 7 years of professional experience with appropriate managerial responsibility - Excellent English skills 	<ul style="list-style-type: none"> - Academic degree or equivalent - 3 years relevant professional experience - Proficiency in English (TOEFL iBT minimum 90 or equivalent)
Full/part-time study	Full-time	Part-time (in Frankfurt & Hamburg)	Part-time
Duration	12 months	21 months	18 months
Website	www.fs.de/ftmba	www.fs.de/ptmba	www.fs.de/emba



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More information
➔ www.fs.de/mba

APPRENTICE MANAGEMENT PROGRAMME

Training, supervising and developing

An all-round service from a single source

As a classic training and consulting partner, the Frankfurt School supports businesses in all issues relating to training. The apprentice management programme provides support precisely where it is needed. Over the past 15 years, more than 11,000 apprentices have successfully completed their training with the help of the Frankfurt School.

Beginning with the coordination and communication in applicant management, we take care of all organisational and legal issues regarding the hiring of your apprentices. Our offer's focus rests on the teaching and deepening of all examination-relevant topics relating to the respective training regulations. We would be delighted to discuss your individual company structure and needs with you here. Alongside imparting specialist knowledge,

we also offer seminars on personality development and sales skills for your trainees. Our blended learning concept relies on a whole range of learning media and methods. Our experienced lecturers convey the learning material both by means of classic in-person seminars and modern online training courses and digital learning media. This allows us to do justice to every type of learner - from video learner to book lover. In order to also provide support to our customers in transfer planning and administration, our apprentice portal offers you a digital companion throughout vocational training. The apprentice portal serves as a central platform for all participants in vocational training - independent of industry and profession.

With our assistance, you can put together the right construction kit from expertise, experience, tools and technology.

Mein Weg zur Bankkauffrau bei der Deutschen Bank AG

Nonna Walter, 23 July 2019

➔ [fs.de/blog/bkf](https://www.fs.de/blog/bkf)

Blockbeitrag zum Bankfachklasse-Award

Stefan Adler, 11 September 2019

➔ www.fs.de/blog/bankfachklasse-award



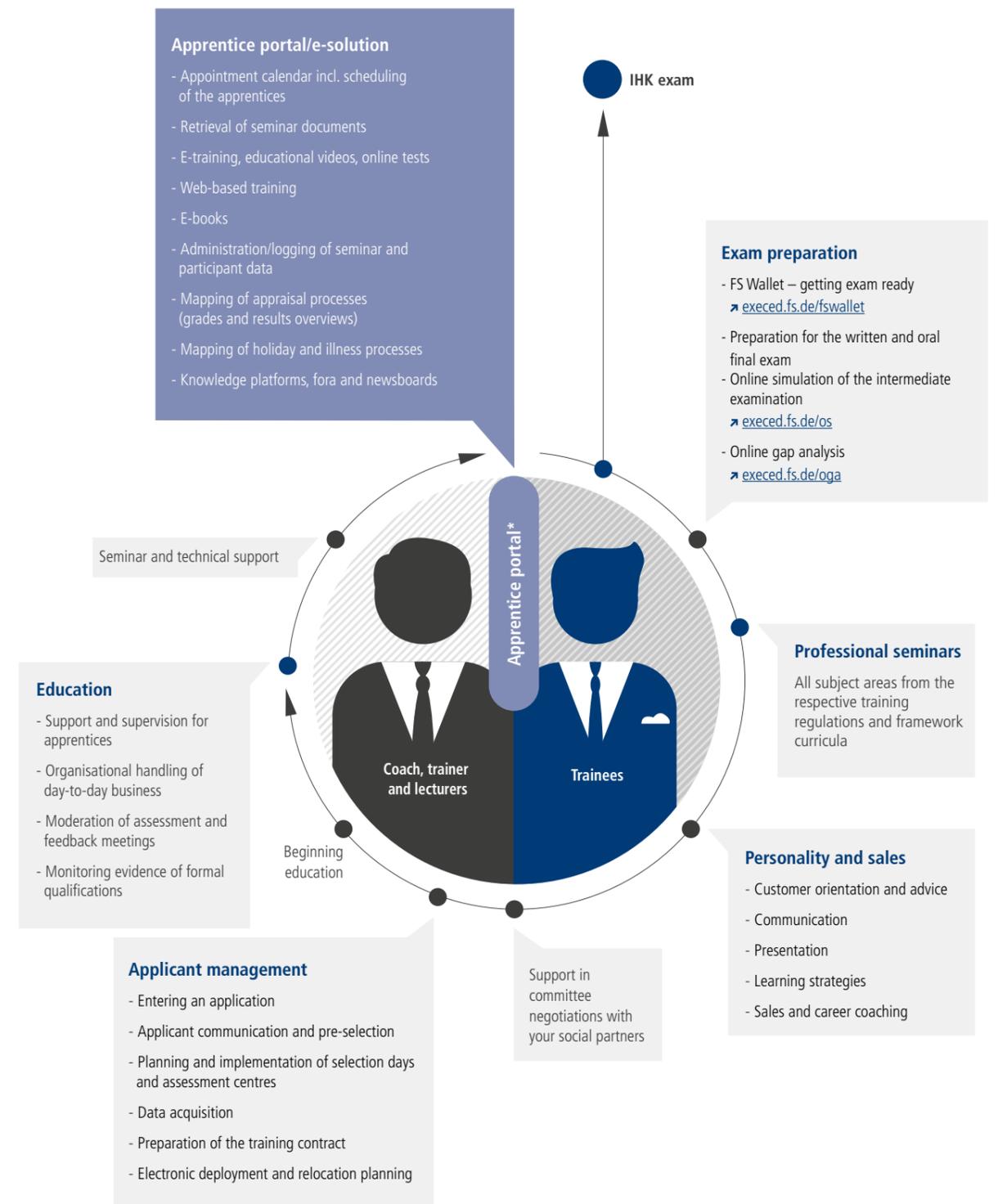
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Our offers relates to the following trainees and dual students:

- Banker
- Salesperson for dialogue marketing
- Salesperson for office management
- Real estate salesperson

Can't find your target group or desired topic?

Don't worry - we have plenty of other seminars on our programme or alternatively, can come up with new ones for you! Get in touch!

➔ [execed.fs.de/ausbildung](https://www.execed.fs.de/ausbildung)

Are you looking for offers in order to train your own coaches, trainers or lecturers?

➔ [execed.fs.de/ausbilder](https://www.execed.fs.de/ausbilder)

* The apprentice portal acts as an interface for all those involved in vocational training.

SEMINARS FOR COACHES, TRAINERS AND LECTURERS

We also use selected programmes to support you in your role as coaches, trainer or lecturer.

Are you supervising your apprentices in their everyday work, and would you like to prepare for the trainer aptitude test at the Chamber of Industry and Commerce? If so, our **AdA-Online** is ideal for you.

Are you involved in the career planning and development of your employees, and would you like to learn methods for accompanying people during the professional search and development process? We recommend our course for trainers to enable you to become a **certified career coach**.

Do you want to pass on your expertise in the field and develop as a trainer/ lecturer? Our **compact course for trainers** guarantees you a sound basic training and new impulses for imparting knowledge in person and in online formats.

You can find more specific information on all programmes on our websites.

E-trainer qualification

Our compact course for trainers also provides you with basic knowledge for moderating and conducting online training courses.

A further e-training course focuses on the core topics:

- Possible applications and didactic basics of online trainings
- Conception, interaction and technical functions in virtual formats
- Praxis transfer and exercises in the virtual classroom

More information
[➔ execed.fs.de/ausbilder](https://www.execed.fs.de/ausbilder)



“The Frankfurt School’s course for trainers has not only dealt with and taught the typical tools of a trainer. Tips from long-standing professionals have also dealt with personal perception of group dynamics along with the individual and their special characteristics within groups. This adds to their own options, including in day-to-day management”.

Thomas Walkenhorst

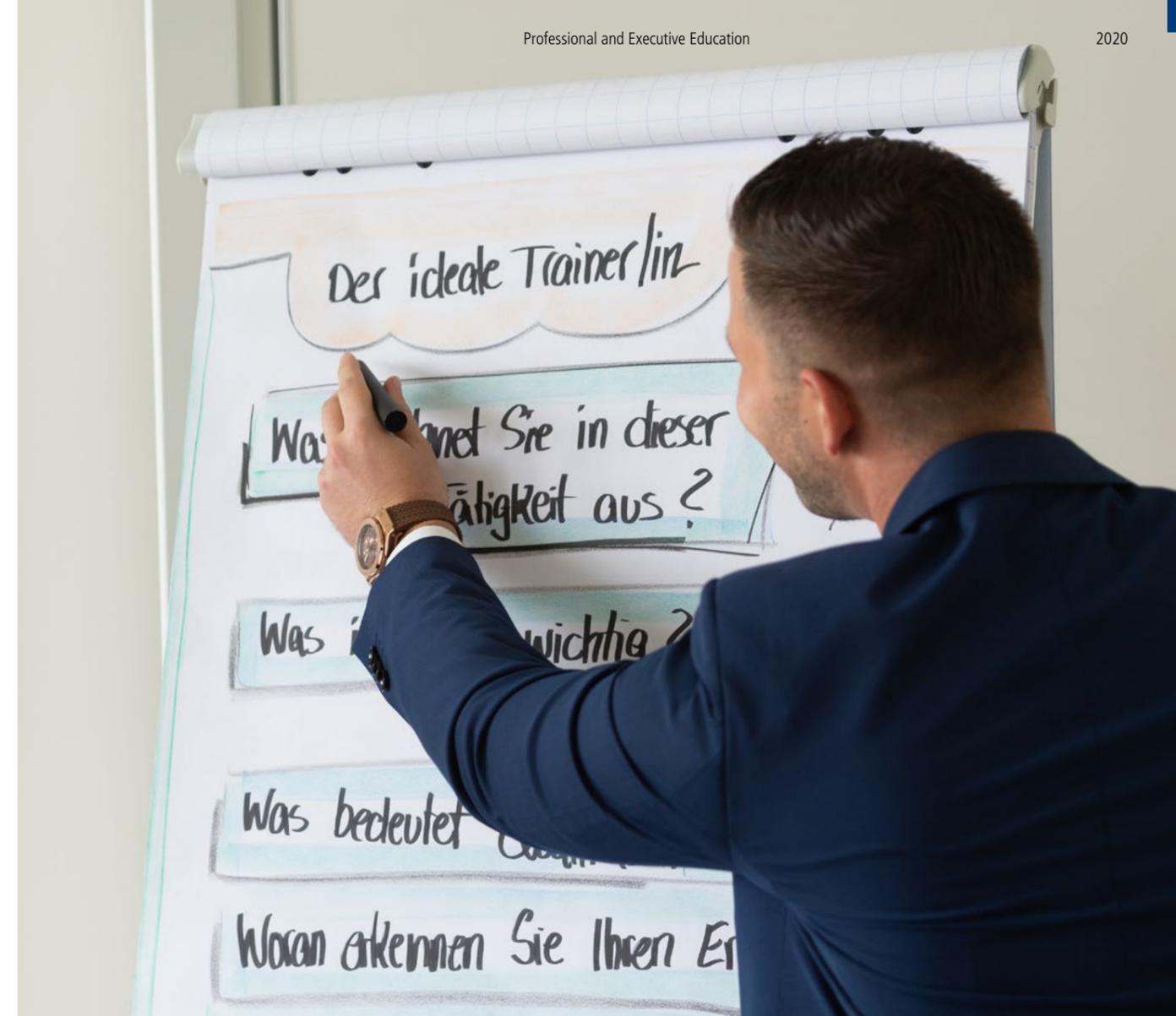
Head of Corporate Clients, Deputy Member of the Executive Board
 Sparkasse Rosenheim-Bad Aibling



“The course for trainers really helped me make progress, not only in a professional sense but also in a personal sense. The selection of trainers, the cohesion between the participants and the supervision by the Frankfurt School could not have been any better”.

Lisa-Marie Meisel

HR officer of a building materials group



Franziska Niedballa

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Products

- AdA-Online – Course for trainers
- Certified career coach
- Compact course for trainers

- Preparation for the AEVO educator exam [➔ execed.fs.de/ada](https://www.execed.fs.de/ada)
- Coaching training with a career focus [➔ execed.fs.de/kc](https://www.execed.fs.de/kc)
- For a professional and creative lesson [➔ execed.fs.de/tt](https://www.execed.fs.de/tt)

BE AN INTRAPRENEUR – DRIVE INNOVATION!

The challenge

Our customer, the European section of a global OEM supplier, is aiming to train a circle of selected executives to become internal innovation drivers. For this purpose, a programme is set up which, on the one hand, strengthens the personal prerequisites for coping with these challenges and, on the other hand, imparts initial specific innovation experiences during the course of the programme, therefore offering the participants both learning opportunities and platforms to recommend themselves to senior management for further management tasks. With the development of leadership and team competencies, the programme objective ties in with an established competency model within the company while emphasising the demand on participants to become effective as intrapreneurs, and to overcome outdated structures and processes.

Explanation

The participants commence the programme with an assessment of their current situation, which is supported by an individually evaluated and post-processed personality questionnaire.

This is followed by three interrelated off-the-job training modules:

- You – your team – your challenge.
- Inspire change – get things done!
- Focus on results – satisfy your stakeholders!

Running parallel to the programme, the participants manage real business projects relevant to success - for example, on the process of product development or to increase customer focus - and in this way implement the training impulses directly into their own project and management responsibility. A consistent team of trainers supervises participants throughout the programme - including project coaching for each project team.

In order to strengthen the way in which the learning experience fits into the management practice of the participants and to optimally integrate the operational requirements, the programme is based on defined roles and responsibilities for the following participants:

- Participants
- Managers of participants
- HR managers in the relevant fields
- Senior managers as project sponsors
- Trainers
- HR programme manager

Our range of services

In order to give the programme a continuous theme, we identified three levels for the personal development of the participants with the following objectives:

1. Manage myself and my resources – being capable and resilient; strengthen self-efficacy and impact on the organisation.
2. Manage my team and its performance – leading teams to high performance and a spirit of competitiveness.
3. Empower the organisation – supporting the business unit and the entire company as a source of innovation and a warrantor for measurable results in relevant issues.

The result

A total of 15 managers from the European sites and various business units made their way to the intrapreneur level and took part in three of the programme's modules. The final module, following targeted preparation by the participants, led to a presentation of the results, which showed the innovations achieved in terms of both the project clients and the managers present. Particular highlights included the fact that while the programme's client emphasised that the entire group of participants had launched an additional project on their own initiative and had led it to success with great commitment, one member of the Executive Board confirmed that the group had revived a corporate spirit that had been missing for a long time.

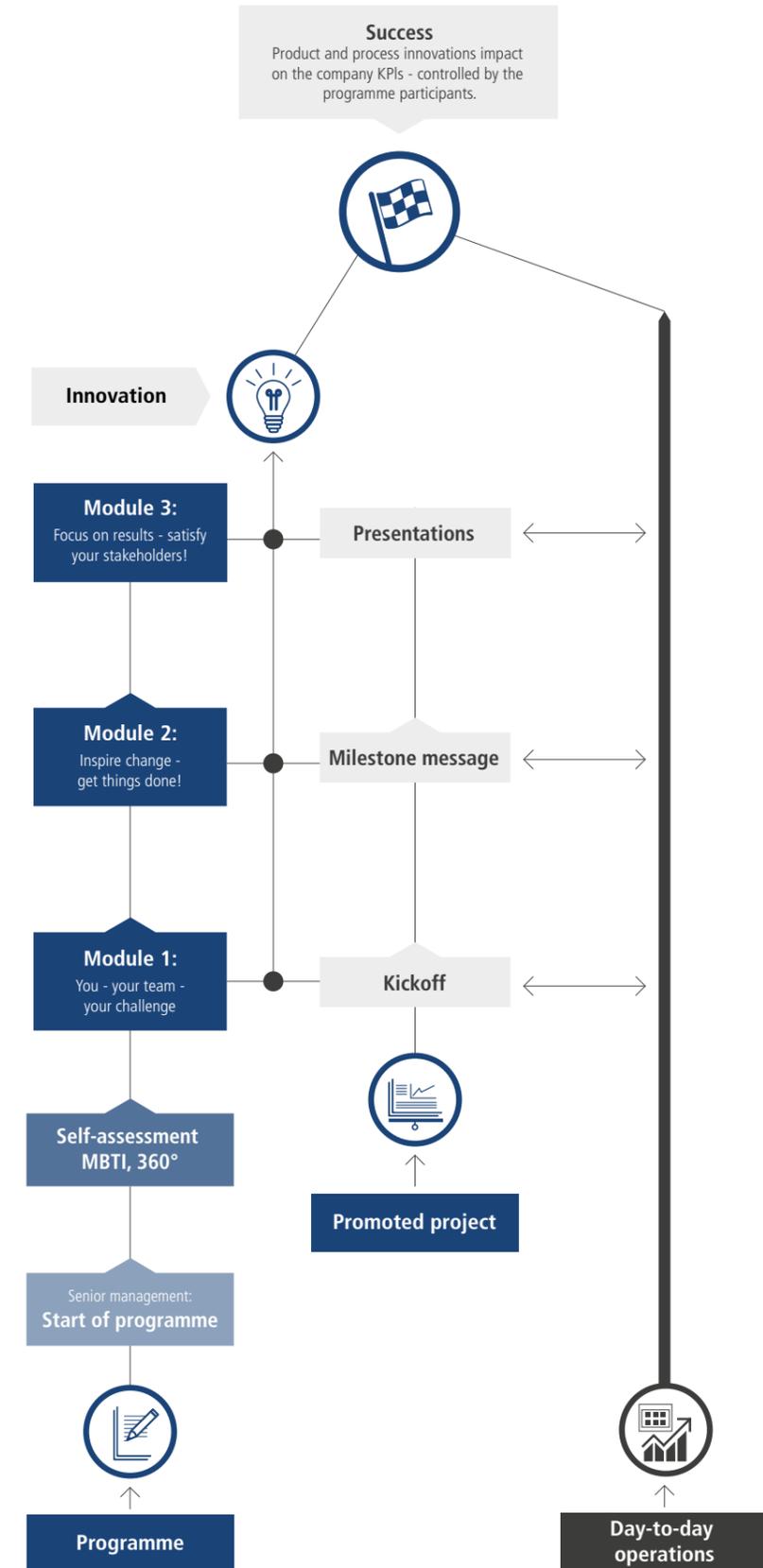
More information

➔ [execed.fs.de/companies](https://www.execed.fs.de/companies)



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QUALITY WITHIN QUANTITY



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Issue:
The bank works with a range of advisors and intermediaries, all of whom have different levels of quality and knowledge.

A leading retail bank commissioned the Frankfurt School to launch a training programme for a large number of its independent mortgage brokers. A team of experts developed an exclusive concept that was challenging in terms of its professional requirement, the individual level of support as well as the didactical preparation.

Three packages, three approaches, different pathways: From beginner to professional to expert level. The programme can be adapted to the needs of each individual and, as a customised training programme, offers the mediators the precise knowledge they need in practice. An online learning campus guarantees participants - whether beginners, intermediaries or seasoned consultants - a specific training programme with e-learning as well as suitable seminars and webinars at every level of learning.

Self-determination as a learning model:
Appropriate placement tests and digital learning

materials mean each participant can determine their level of knowledge and begin training at their own pace to move up to the next level. All types of teaching and learning are continuously checked for quality and relevance, and then adapted. The goal for the participants was to further develop themselves both personally and professionally - using a network platform to maintain contact beyond their qualifications and continue to prove themselves on a professional level.

The challenges of the project included mastering capacities, creating technical prerequisites, acting flexibly and doing justice to the recognised skill as well as developing a suitable marketing concept. In particular, giving each individual participant the confidence to deal with exam situations required both a knowledge of human nature and sensitivity. The Frankfurt School team accompanied the consultants on both a professional and personal level right from the start, took care of communication, overcame hurdles and explained the advantages of qualification during a discussion.

The programme is a qualification in which each participant decides individually at which level they will start and at what pace they will progress. The large number of participants does not put the personal customisation at risk. Experts and colleagues from the industry were and are invited to attend seminars, online forums or events for personal exchange, and a network is provided for them.

Consulting, development, certification, training management and quality control: The Frankfurt School has taken on the entire educational management of a complex topic with a diverse group of participants. Their experts were contact persons at all levels of the learning process, responding to the needs of the participants, maintaining contact and leading them to the conclusion at their own pace in different ways from one level to the next.

More project examples
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Individual development of measures

1. Task
All independent intermediaries must be brought up to the same standard of quality. However, the costs for training and qualification should be borne by each participant.

2. Preparation
First, the individual knowledge level of the participants must be determined. The Frankfurt School has developed various online tests for this purpose, with which a differentiated picture of knowledge levels to be mapped.

3. Implementation
Based on the tests, multi-level online learning modules and seminars have been developed so that each participant can enter the topics and expand their knowledge step by step according to their level of knowledge. Each participant makes their own decision on when they are ready to take the online final test. They must pass it successfully in order to obtain the qualification certificate.



Advantages for the participants

- self-paced qualification
- cost-effective, as many online shares are available
- regular checks using intermediary tests
- Network with colleagues using the learning platform

Marketing and communication

- professional appearance - all documents in your own design
- current content can be made available to all participants simultaneously through the common learning platform
- individual direct mailing

Advantages for the bank

- regular content updates by the Frankfurt School
- regular quality checks by the Frankfurt School
- training tool available at any time
- same quality standard for all client advisors

Service foundation stones

- Educational guidance
- Product development
- E-solutions
- Technical provider
- Marketing
- Product design
- Certified
- Training manager
- Quality representative



Result:
Quality within quantity - individuality remains!
Within a short space of time, the process developed can bring many consultants and brokers up to the same level of knowledge and qualifications while consolidating their individual strengths.

INTERNATIONAL STUDY TOUR!



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Programme description

Germany is an attractive destination for our international programme participants, as the country is renowned across the world for its economic strength and cultural diversity. The Frankfurt School's reputation, with its triple accreditation and its high-quality programmes as well as its top location in Frankfurt as a banking and business centre radiates far beyond Germany.

These are convincing arguments to experience practical impressions and to acquire current expertise, especially when it comes to companies and banks from abroad. The Frankfurt School has developed a very special offer for this. Within the framework of tailor-made study visits, professors and experienced practitioners impart concepts and models that have been successfully tested in the respective subject areas. At the same time, factory tours and industrial tours with space for questions and discussions with those responsible on site are set to take place. The training events and industry visits can be rounded off by inspiring cultural events.

The Frankfurt School conducts these study visits on behalf of banks, companies or other organisations or as joint programmes together with global partners, universities or business schools.

Planning each study visit is completely based on the interests and requirements of the client, both in terms of the topics and the time available.

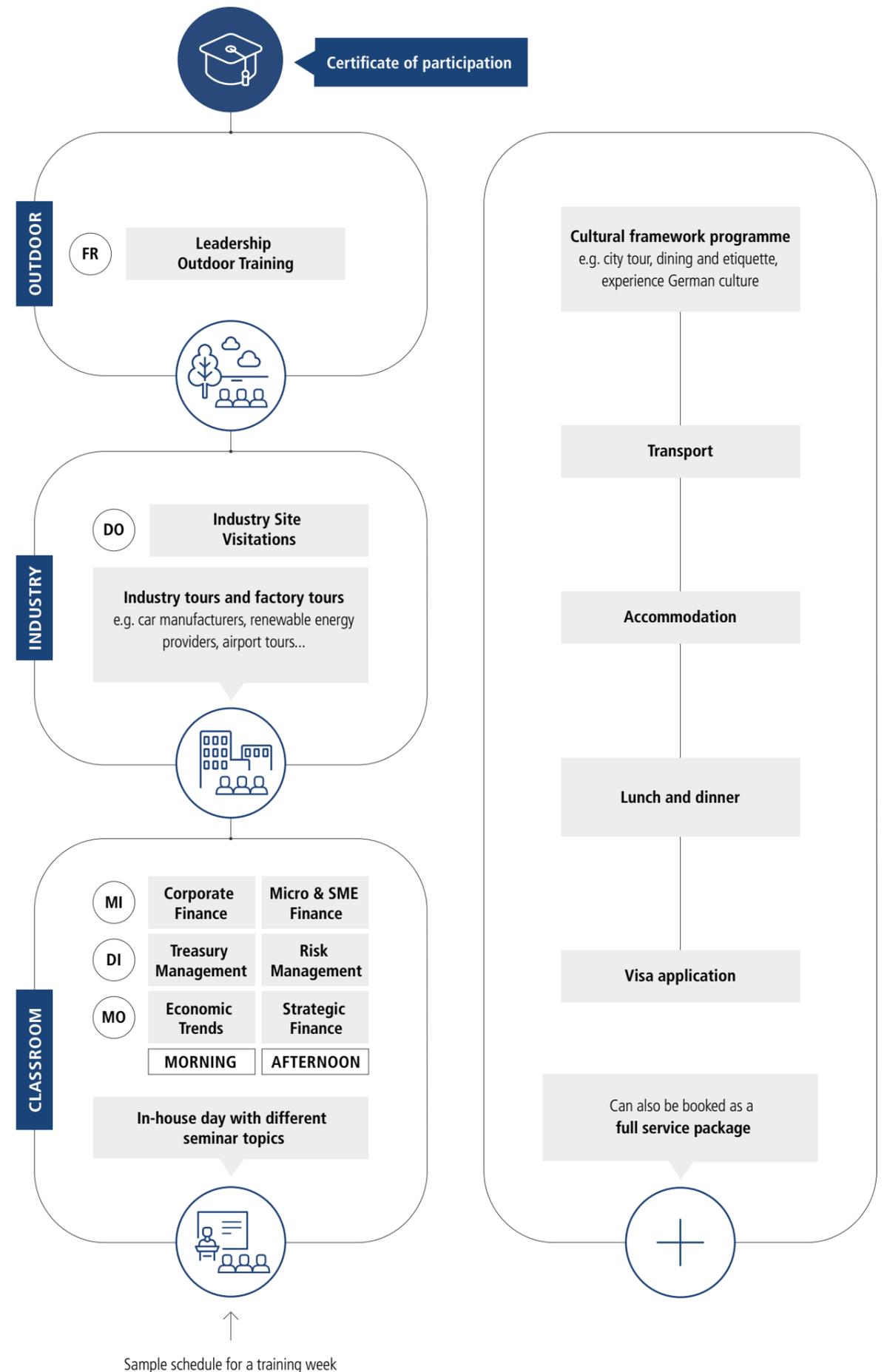
The programmes offered as Study Tours may therefore vary considerably in content.

As a full-service package, the Frankfurt School offers more than professional services alone. It also organises a cultural framework programme, including accommodation, meals and transport for those taking part.

Our range of services

- Training Needs Analysis
- Conception and programme development
- Conduction of classroom training in the English language
- Learning in English
- Consecutive or simultaneous translation
- Organising company visits
- Organising visits, dinners and events
- Assistance with visa application (invitation letter)
- Transporting participants
- Accommodation and meals
- Supervising participants
- Certificate of participation

More information
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MANAGEMENT DEVELOPMENT PROGRAMME – BLENDED LEARNING



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Programme description

The Frankfurt School conducts an individually-tailored Management Development Programme for a large foreign company. Participants come from middle management. Some have a business background, while others have a technical background. Both groups have to be brought to the same level of knowledge, both in terms of economics and with respect to modern management and leadership techniques. At the same time, the new company values are transmitted during the programme.

Over the course of five modules and in the space of eight months, the themes of Commercial Awareness, Leadership and Building Confidence, Finance and Performance Excellence, Communication and Team Dynamics along with Innovation, Digitalisation and Change are taught. The English-language programme features a blended learning approach. Along with interactive presence events, it also comprises e-learning features with a range of examples, cases, exercises and webinars along with online forums.

In addition, the participants go through several self-tests and a leadership assessment with subsequent individual coaching. Each on-site event lasts three days and is held on company premises. After the classroom training and until the beginning of the next module, the participants go through the e-learning components developed individually for the module topics. The programme is rounded off with a certification of participation.

The tailor-made management development programme is embedded into the concept of the official Frankfurt School "Certified Expert in Business Development" certificate programme. (www.fs.de/minimba). Participants who provide special services during the e-learning stages of the management programme receive mini MBA vouchers. These entitle participants to go through the Frankfurt School certification programme to "Certified Expert in Business Development". The "Week on Campus" as a Mini MBA classroom event is already considered to have been completed as part of the tailor-made company programme. This gives participants the opportunity

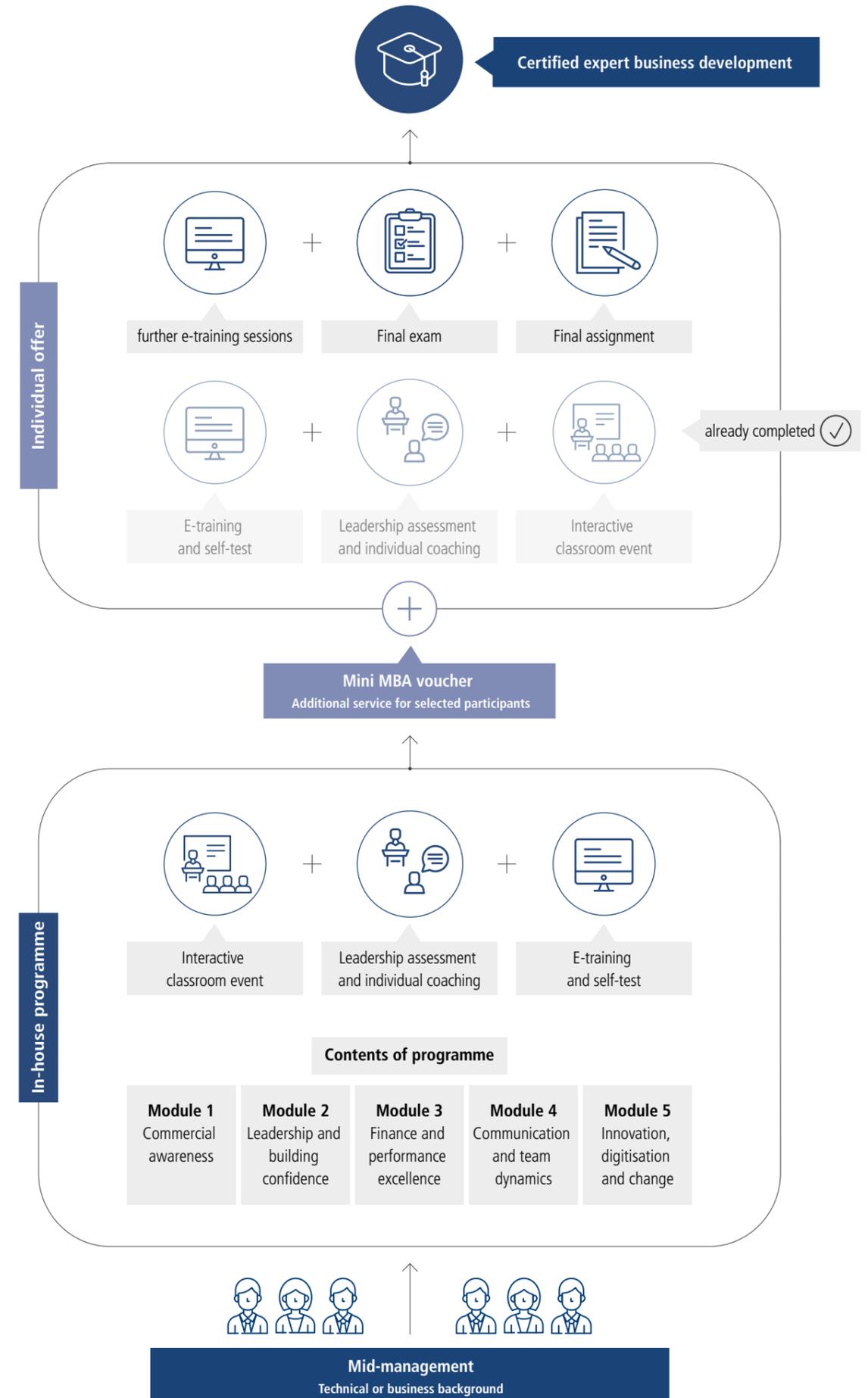
to continue their own company programme and obtain a full Frankfurt School certificate. This is a great opportunity for the company to align its own needs with the needs of its employees.

A tailor-made company programme of this type can of course also start with the e-learning part of the official "Certified Expert in Business Development" certificate programme. The following parts, in particular the "Week on Campus" and the "Final Assignment" classroom events are then designed for the company on an individual basis, where the classroom event can also be run in-house.

Our range of services

- Training needs analysis
- Conception and programme development
- Conducting the on-site training in English
- Learning material and e-learning components in English
- FS e-learning platform
- Certificate of participation
- Mini MBA vouchers

More project examples
[execed.fs.de/companies](https://www.fs.de/companies)



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